

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Harald HINDERER et al.)	Group Art Unit: 3692
)	
Application No.: 10/766,863)	Examiner: Chuks N. Onyezia
)	
Filed: January 30, 2004)	
)	
For: CREDIT MANAGEMENT SYSTEM AND METHOD)	Confirmation No.: 3915

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

VIA EFS WEB

Sir:

AMENDMENT

This Amendment accompanies a Request for Continued Examination (RCE), and is in response to the Final Office Action mailed April 24, 2008, the period for response extending through July 24, 2008. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment sections of this paper.